## Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-17. (Canceled).

18. (Previously Presented) A method of presenting personalized content over a voice portal, comprising:

receiving telephone identifying information from a user;

generating a user profile as a function of said telephone identifying information and one or more elements selected from a group consisting of a time, a date, a location, an implicit selection, an explicit selection, a demographic, and a psychographic;

selecting a qualified content, as a function of said user profile and a content type, from a plurality of information contained in one or more sources consisting of the world wide web, a database, a repository and a third party;

selecting a qualified voice character as a function of said user profile and a voice characteristic of said user;

presenting, to said user, said qualified content formatted in said qualified voice character, as an audio output.

19. (Previously Presented) The method according to Claim 18, wherein said user is distinguished as a function of a voice password.

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- 20. (Previously Presented) The method according to Claim 18, wherein said user is distinguished as a function of a touch tone login.
- 21. (Previously Presented) The method according to Claim 18, wherein said qualified content comprises a qualified advertisement.
- 22. (Previously Presented) The method according to Claim 18, wherein said qualified content comprises a qualified suggestion.
- 23. (Previously Presented) The method according to Claim 18, wherein said generating said user profile further comprises utilizing additional saved user profile data from a shared database.
  - 24. (Previously Presented) The method according to Claim 18, further comprising: receiving a response, to said presented qualified content, from said user; updating said user profile as a function of said response from said user;

selecting an additional qualified content, as a function of said updated user profile, from a plurality of information contained in said one or more sources consisting of the world wide web, a database and a third party; and

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presenting to said user said additional qualified content formatted in said qualified voice character as an audio output.

25. (Previously Presented) The method according to Claim 24, further comprising storing said updated user profile in said shared database.

26. (Previously Presented) The method according to Claim 18, further comprising: receiving a response to said presented qualified content from said user; and transferring said user to a third part transaction system as a function of said response.

27. (Previously Presented) A voice portal comprising:

a call manager for receiving a telephone identifying information of a user and for presenting a qualified content formatted in a qualified voice character to said user;

an execution engine communicatively coupled to said call manager for generating a user profile as a function of said telephone identifying information and one or more elements of data selected from the group consisting of a time, a date, a location, an implicit selection, an explicit selection, a demographic, a psychographic and a saved user profile, and for selecting said qualified content, as a function of said user profile and a content type;

a database, communicatively coupled to said execution engine, for storing said one or more of said location, said implicit selection, said explicit selection, said demographic said psychographic, and a saved user profile corresponding to said user.

28. (Previously Presented) The voice portal for providing qualified content to a user according to claim 27, further comprising a web server communicatively coupled to said database for receiving data from a user and for updating said saved user profile corresponding to said user.

29. (Previously Presented) The voice portal for providing qualified content to a user according to claim 27, further comprising a web server for retrieving said qualified content from the world wide web.

30. (Previously Presented) The voice portal for providing qualified content to a user according to claim 27, further comprising a streaming engine communicatively coupled to said execution engine, for enabling generation of streaming audio-format qualified content by said execution engine.

31. (Previously Presented) The voice portal for providing qualified content to a user according to claim 27, further comprising a text to speech server communicatively coupled to said execution engine, for converting text-format qualified content to audio-format qualified content.

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32. (Previously Presented) The voice portal for providing qualified content to a user according to claim 27, further comprising an audio repository communicatively coupled to said execution engine, for providing said qualified content.

33. (Previously Presented) The voice portal for providing qualified content to a user according to claim 27, further comprising a recognition server communicatively coupled to said execution engine, for converting voice-format inputs from said user to text-format inputs from said users.

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34. (Previously Presented) A method of presenting personalized content over a voice portal, comprising:

receiving telephone identifying information from a user;

generating a user profile as a function of said telephone identifying information and one or more elements selected from a group consisting of a time, a date, a location, an implicit selection, an explicit selection, a demographic, and a psychographic;

selecting a qualified content, as a function of said user profile and a content type, from a plurality of information contained in one or more sources consisting of the world wide web, a database, a repository and a third party;

selecting a qualified voice character as a function of said user profile and a voice characteristic of said user;

presenting, to said user, said qualified content formatted in said qualified voice character, as an audio output;

receiving a response to said presented qualified content from said user; and transferring said user to a third part transaction system as a function of said response.

35. (Previously Presented) The method according to Claim 34, wherein said qualified content comprises a qualified advertisement.

36. (Previously Presented) The method according to Claim 34, wherein said qualified content comprises a qualified suggestion.

37. (Previously Presented) The method according to Claim 34, wherein said generating said user profile further comprises utilizing additional saved user profile data from a shared database.